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REMARKS

Reconsideration of the application in view of the present amendment is respectfully requested.

Claim 18 recites a computerized method of predicting future behavior of an individual. The method comprises the steps of receiving from a computer of the individual inputs which contain a list of at least a plurality of different websites which have been visited by the individual using the computer, and using a computer program to analyze the inputs received from the computer of the individual to provide outputs which are indicative of likely future behavior of the individual.

None of the prior art including the prior art references of record discloses or suggests a computerized method of predicting future behavior of an individual, wherein the method comprises the steps of receiving from a computer of the individual inputs which contain a list of at least a plurality of different websites which have been visited by the individual using the computer, and using a computer program to analyze the inputs received from the computer of the individual to provide outputs which are indicative of likely future behavior of the individual. Thus, claim 18 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 19 recites a computerized method of predicting future behavior of an individual. The method comprises the steps of using a computer program to receive from a computer of an individual an input file which contains (i) first data associated with a first website which has been recently visited by the individual using the computer, and (ii) second data associated with a second website which is different from the first website and which has been recently visited by the individual using the computer, and using a computer program to analyze the input file received from the computer of the individual to provide an output file which contains output data indicative of the likely future behavior of the individual.

None of the prior art including the prior art references of record discloses or suggests a computerized method of predicting future behavior of an individual, wherein the method comprising the steps of using a computer program to receive from a computer of an individual an input file which contains (i) first data associated with a first website which has

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been recently visited by the individual using the computer, and (ii) second data associated with a second website which is different from the first website and which has been recently visited by the individual using the computer, and using a computer program to analyze the input file received from the computer of the individual to provide an output file which contains output data indicative of the likely future behavior of the individual. Thus, claim 19 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 20 recites a program storage medium readable by a computer having a memory. The medium tangibly embodies one or more programs of instructions executable by the computer to perform method steps for predicting future behavior of an individual, wherein the method comprises the steps of receiving from a computer of the individual inputs which contain a list of at least a plurality of different websites which have been visited by the individual using the computer, and using a computer program to analyze the inputs received from the computer of the individual to provide outputs which are indicative of likely future behavior of the individual.

None of the prior art including the prior art references of record discloses or suggests a program storage medium readable by a computer having a memory such that the medium tangibly embodies one or more programs of instructions executable by the computer to perform method steps for predicting future behavior of an individual, wherein the method comprises the steps of receiving from a computer of the individual inputs which contain a list of at least a plurality of different websites which have been visited by the individual using the computer, and using a computer program to analyze the inputs received from the computer of the individual to provide outputs which are indicative of likely future behavior of the individual. Thus, claim 20 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

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In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,



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